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 Community Human Services Partnership (CHSP)

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## **Leon County Community Healthcare Plan**



When most people feel sick, they visit their primary care physician or a medi clinic to receive care or treatment for their ailment. Unfortunately, that isn't option for many Leon County resident: Health problems often times go untrea until they become too serious to ignor any longer. Many of these people turn the emergency room, and, having no

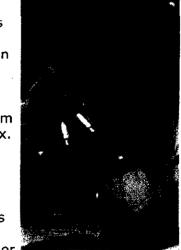
money to pay for the services, their unpaid hospital bills are passed to insurance payers through increased premiums. This increase in premiu is referred to as the "invisible tax," and it sets a cycle in motion that: It to more uninsured residents, which lead to higher uncompensated cost which lead to increased insurance premiums, which lead to more uninsured residents.

The Leon County Board of County Commissioners has a plan to provide essential healthcare services to the uninsured, working poor and medic needy residents of our community in the most cost-effective manner, to funded through an additional ½ cent sales tax, subject to voter approvation County voters will have an opportunity to vote on this issue in a

referendum on November 7, 2006.

The Board's unanimous decision to place this important issue before the voters was the latest in a series of steps the Board has taken over the past several years to address healthcare for the uninsured, including collaboration with the CareNet partners and implementing the Primary Healthcare Program in 2001 and funding it through a property tax.

The proposed Community Healthcare Plan would operate like an HMO to provide basic health coverage for eligible Leon County residents. The Plan will offer significantly less health coverage than commercially available insurance like that provided by an employer or



purchased by an individual. However, the Plan would provide appropria and cost-effective care to those who would otherwise seek healthcare alternatives of last resort – like that rendered in emergency rooms – w come with the highest costs and result in worse health outcomes for th individual and the entire community.

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## WHAT ARE THE PROGRAM GOALS AND DESIRED OUTCOMES?



- To improve the quality of life anhealth outcomes of the County's most needy and vulnerable residents
- To interrupt or reverse the trenc increasing uninsured individuals our community
- To reduce inappropriate emerge room visits
- To slow the escalation of health costs and the "invisible tax" shif to the overall community
- To increase productivity, efficien and overall health of the workfo
- To realize highest quality of life healthiest community for Leon County

### **HOW MUCH WILL THIS COST?**

- Leon County property owners are currently paying for the existinhealthcare program through a special property tax, which would eliminated if a sales tax is approved to fund the proposed Community Healthcare Plan.
- It is estimated that each insured person in Leon County currently pays an estimated \$97 per year passed on to them in inflated medical costs and insurance premiums due to uncompensated medical care provided to the uninsured.
- If approved by the voters in November, the Community Healthca Plan would be funded primarily through the imposition of the ½ c Voter-Approved Indigent Care Surtax and would begin generating estimated \$18 million annually.
- Between 22% and 30% of the sales tax would be paid for by visit to Leon County.
- The estimated cost of the ½ cent sales tax to the average consur is approximately \$52 to \$59 per year, or between 14 and 16 cent day.

# WHO WILL BE ELIGIBLE TO PARTICIPATE IN THE COMMUNITY HEALTHCARE PLAN?



Leon County's uninsured, low-income residents, whose total household income falls below 20 of the Federal Poverty Level (FPI (For example, in a two-person household, 200% FPL would me maximum annual income of \$26,400.)

- Only those Leon County resident who do not have insurance, do r qualify for any state or federal insurance program, nor have he insurance offered by their employers.
- Under the Plan, co-pays are bas on a sliding scale fee schedule based on income.

## WHO WILL BENEFIT FROM THE PROPOSED COMMUNITY HEALTHCARE PLAN?

- Businesses have a much greater chance to see relief from increas insurance premiums if healthcare providers are reimbursed for ca which was once uncompensated. Also, businesses benefit from a healthy and insured workforce.
- Insured Residents would bear less of the burden of uncompensat healthcare through the "invisible tax."
- Healthcare Providers recover only about 35% of the cost of provicare to patients who have been uninsured for over one year. As such, over 60% of the cost of the care for these uninsured patier is uncompensated and must be absorbed or shifted to another patients.
- Uninsured Residents will benefit from healthcare and live healthic lives, which will increase workforce participation and personal income.

## YOU HAVE A SAY - GET EDUCATED AND VOTE IN NOVEMBER

Leon County citizens will have an opportunity to vote on whether to support funding this program through a ½ cent sales tax. The referend will take place on November 7, 2006. Whether or not to provide health to the uninsured, and the question of how to fund it, are very importan questions facing this community. In the coming months, Leon County v work diligently to educate the public on this Plan so that all citizens car vote with confidence in November.

NOTE: The Leon County Community Healthcare Plan is an evolving document. As we meet with healthcare leaders and hold community meetings, the Plan may undergo refinements to reflect the community's input.

Leon County Community Healthcare Plan

Frequently Asked Questions About the Community Healthcare Plan

### **QUESTIONS ANSWERED**

July 10, 2006 Letter from the City Manager to the County Administrato

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Attachment 5 d

July 11, 2006 Letter from the County Administrator to to the City Mana - Response to the City's Questions

## **RESOURCE MATERIALS**

Paying a Premium: The Added Cost of Care for the Uninsured

Who Pays and How Much? The Cost of Caring for the Uninsured

2005 Annual Survey of Employer Health Benefits

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